

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JUDE J. SKARNS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-22011 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/02/2015 and confirmed on 8/7/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		100,411.88
Less Refunds to Debtor	1,386.81	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>99,025.07</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,750.00	
Trustee Fee	4,370.74	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,120.74</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DITECH FINANCIAL LLC(*)++ Acct: 7513	0.00	43,774.51	0.00	43,774.51
	DITECH FINANCIAL LLC(*)++ Acct: 7513	8,556.47	8,556.47	0.00	8,556.47
	REGIONAL ACCEPTANCE CORP Acct: 1811	18,846.52	18,846.52	2,487.13	21,333.65
	PHFA(*) Acct: 8254	9,130.00	9,130.00	1,968.62	11,098.62
					<b>84,763.25</b>

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	JUDE J. SKARNS Acct:	0.00	0.00	0.00	0.00
	JUDE J. SKARNS Acct:	790.00	790.00	0.00	0.00
	JUDE J. SKARNS Acct:	596.81	596.81	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct:	3,750.00	3,750.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-18	1,000.00	1,000.00	0.00	0.00
	PENN HILLS SD & PENN HILLS MUNIC (EI Acct: 2570	2,366.55	2,366.55	0.00	2,366.55
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXX LLC	1,940.56	1,940.56	0.00	1,940.56
					<b>4,307.11</b>

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 2570	212.26	25.48	0.00	25.48
	PEOPLES NATURAL GAS CO LLC*	1,019.04	122.35	0.00	122.35

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3936				
	DEBT RECOVERY SOLUTIONS LLC	496.80	59.65	0.00	59.65
	Acct: 2570				
	US DEPARTMENT OF EDUCATION	5,218.14	626.49	0.00	626.49
	Acct: 2570				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AAS DEBT RECOVERY INC/AMERICAN AC	0.00	0.00	0.00	0.00
	Acct: 5507				
	EQUITY ONE++	0.00	0.00	0.00	0.00
	Acct: 7019				
	TRIDENT ASSET++	0.00	0.00	0.00	0.00
	Acct: 6751				
					<hr/> 833.97

TOTAL PAID TO CREDITORS

89,904.33

TOTAL CLAIMED

PRIORITY 4,307.11

SECURED 36,532.99

UNSECURED 6,946.24

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JUDE J. SKARNS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22011 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jude J. Skarns  
Debtor(s)

Case No. 15-22011-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 30, 2020

User: jfur  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:**

Recip ID	Recipient Name and Address
db	+ Jude J. Skarns, 2825 Ford Avenue, Pittsburgh, PA 15235-3620
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14055820	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14131470	+ Ditech Financial, LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone Number 57709-6154
14068597	Duquesne Light Company, c/o Peter Ashcroft, Berstein Law Firm, Suitee 220, Gulf Tower, Pittsburgh, PA 15219
14055822	+ Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
14055823	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14055824	+ Greentree Servicing, PO Box 0049, Palatine, IL 60055-0001
15281704	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
14085849	+ Penh Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14068602	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14110920	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14131454	+ Email/Text: kburkley@bernsteinlaw.com	Oct 01 2020 03:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14097229	Email/Text: blegal@phfa.org	Oct 01 2020 03:16:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14055825	+ Email/Text: blegal@phfa.org	Oct 01 2020 03:16:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14075910	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 01 2020 03:31:35	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14055826	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 01 2020 03:31:35	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14068605	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 01 2020 03:15:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: jfur

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Date Rcvd: Sep 30, 2020

Form ID: pdf900

Total Noticed: 21

cr		Duquesne Light Company
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
14068595	*+	Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14068596	*+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
14068598	*+	Equity One, 523 Fellowship Rd Suite 230, Mt Laurel, NJ 08054-3418
14068599	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14068600	*+	Greentree Servicing, PO Box 0049, Palatine, IL 60055-0001
14068601	*+	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14068603	*+	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14068604	*+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230
14055821	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
14055827	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 2 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@rascrane.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Jude J. Skarns ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecef@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9